

21 June 2012

Head of Payments Policy Department
Reserve Bank of Australia
GPO Box 3947
SYDNEY NSW 2001

Dear Sir,

Proposed Variation to the Access Regime for the ATM System

I refer to the Reserve Bank's Consultation Document issued on 29 May 2012 inviting comments on the proposed variation to the ATM Access Regime.

Cashcard supports and has been party to the formulation of the ATM proposal for providing charge-free access to ATMs in selected very remote indigenous communities.

As you point out, the Reserve Bank's exemption powers under the ATM Access Regime may not extend to cover an institution already in a one-way arrangement that also wishes to participate in the proposed charge-free remote ATM program.

Accordingly, Cashcard supports the proposed variations to the ATM Access Regime extending the Reserve Bank's exemption power in line with the Consultation Document.

Yours sincerely

A handwritten signature in black ink, appearing to read "John Tait".

John Tait
Managing Director